



MR JAMES E. GARNER.
New York's Representative Business Man.

NEW YORK BUSINESS GENIUS

Mr. James E. Garner's Remarkable Rise from the Ranks, Proving that the Negro Possesses the Initiative Power—Architect of a New Commercial Departure.

Mr. James E. Garner, proprietor of the Manhattan House-Cleaning and Renovating Bureau, of New York City, is in the city the guest of the Southern Hotel. He is a pioneer in the house-cleaning and renovating industry in New York City, and Brooklyn which has developed to large proportions in the last fifteen years.

He comes to Washington as one of the executors of the estate of Mr. John H. Butler of New York who died in 1893, leaving a snug fortune to his heirs. Mr. Butler was a slave, born in Maryland, and was a body servant of Secretary Seward of ante-bellum fame and was present at the signing of the Emancipation Proclamation. He owned at his death valuable property in the District of Columbia and at Lincoln University, Pa. At his death, Mr. James E. Garner of New York, Mr. James H. Matthews (now deceased) and Mr. Thomas H. Wright of this city were appointed executors. Mr. Garner's visit to this city is for the purpose of settling up the estate and of seeing to it that the rightful heirs are properly provided for. As he stated to a representative of The Colored American: "The object of my visit here is for the sole benefit of the heirs at law. The lawyers representing these heirs came to New York and contested the will and had a just and fair trial." Mr. Garner believes that they have been misguided and his intentions are, notwithstanding the opposition of their lawyers, to see that they shall be properly and honestly dealt with.

Mr. Garner himself is a splendid type of the successful colored man in business. He was born in Charles County, Md., in the early fifties, of slave parents. His mother's master was Mr. Robert Diggs, Judge of Port Tobacco, Md., and his father's master was Senator Stone of Maryland. His early life was spent in and around Washington and he followed such work as could be had as that time. He served in such capacities as newspaper boy, boot-black, street sweeper, ash and dirt cart driver, digging sewers and waiter. He was what was commonly known as general utility man and picked up such education as he could get, going to such schools as were to be had in the District at that time for colored people.

Leaving Washington still a young man, he wound up at West Point, N. Y., where because of his skill as a penman and painter, and a knowledge of chemicals he was appointed

a compounder of deodorizers in a Mr. Giles' drug store and was made shipping clerk. Going to New York City subsequently, he saw an opportunity to open up a business of cleaning buildings, banks, and churches, establishing at once with himself and a sole assistant, The Manhattan House-Cleaning and Renovating Bureau. He was a pioneer in this work. He has kept pace and in lead of his profession. Among his customers are such people as the Goulds, Vanderbilts, J. Pierpont Morgan, and in fact all of the aristocracy and wealth of Gotham. In the winter, he employs from twenty-five to thirty men regularly and from seventy-five to one hundred during the busy season. He is now arranging to establish branches in Brooklyn, New Jersey and in fact all of the adjacent cities of New York. In the management of his business he is required to purchase thousands of dollars worth of brushes, cheese cloth, (ganges) cleaning cloths, calomining brushes, paint brushes, paint, oil, colors, savogran, a cleaning effervescent. In addition to these, he has a large number of teams, horse, wagons, ladders, buckets, with the name of the firm blown in them, knee pads, suit cloths, chamoles, silk window cloths and everything adapted to the business. He has recently added to his business as a specialty the renovating of sick rooms, such as fumigating the germ, and getting rooms ready for occupancy. Large offices, banks, hospitals and churches he makes a specialty of and thus is able to produce a large and successful business. Mr. Garner is a splendid example of the possibilities of the Negro in organization. He has won his way to the very top in the metropolis of New York where competition is close and where the opposite race leaves no stone unturned to encompass and defeat a successful rival. Mr. Garner has no ambition except to succeed in his business and to keep in the vanguard of the procession. He believes in industrial education. He believes that the young men of the race should go into business and when there is not a way, to make one. He thinks Prof. Washington has the correct idea of the solution of the race problem in the South. And to reiterate, he is a magnificent example of what the young American Negro can do in a business way.

He Could Understand It.

Evangelist, (at revival to dejected young man who appeared ripe for conversion):

"My dear brother, have you ever felt the rumblings of impending doom? Can you realize what it means to be suddenly cast into utter darkness and hurled down the awful abyss of eternal rejection?"

"Oh yes," was the assured reply, "I used to work in the Census Office."

THE GRAND FOUNTAIN.

United Order of True Reformers.

ORGANIZED January 1, 1881.

Office 604, 606 and 608 N. 2nd St., - - Richmond, Va.

An order devoted to the interests of its members, both in their home and business relations. We offer you an opportunity for gilt edged business investment, in enterprises owned and controlled by the Order and managed by colored men, who are members of the Order.

If you are sound in health and mind, of good moral character, not younger than three (3) years nor older than sixty (60) you are eligible to membership. There are two Fountains, the Subordinate and the Rosebud.

SUBORDINATE FOUNTAINS.

To join the Subordinate Fountain you must be between 14 and 16 years of age. You pay \$4.60 to \$6.60 (according to age,) as joining fee. If you live in the country you pay 35 cents per month as dues; if in the city, 50 cents per month. You pay as taxes 80 cents per month.

As Sick Benefits you receive from \$6.00 to \$9.00 per month, in weekly payments.

As Death Benefit, your family receives \$75.00 if you die within a year After one year the Death Benefit is \$125.00.

ROSEBUD FOUNTAINS.

To join the Rosebud Fountain you must be between 3 and 14 year of age. You pay \$1.00, either cash or by installments. The monthly dues are either 15 or 25 cents as Fountains may decide. The annual tax is 10 cents. You receive as Sick Benefit from \$1.50 to \$4.00 per month, in weekly payments.

As Death Benefit, your family will be paid \$24.50 if you die within a year. After one year the Death Benefit is \$37.

In the INSURANCE DEPARTMENT, there are Three (3) Classes:—Class B, Class E, and Class M. All dues are payable annually or quarterly.

In Class B, the age limit is 14 to 60 years. Fee, \$2.50 to \$4.25. Annual dues, \$4.75 to \$7.60. The Certificate is valued first year at from \$100 to \$33. After one year, its value is \$200 to \$65.

In Class E, the age limit is 14 to 55 years. Fee, \$5 to \$6.50. Annual dues, \$9.50 to \$11.40. The Certificate is valued first year at from \$250 to \$175. After one year its value is \$500 to \$300.

In Class M, the age limit is 14 to 50 years. Fee \$11 to \$13.50. Annual dues \$21 to \$25. The certificate valued from date of issue at from \$1,000 to \$700.

You are entitled to a Life Membership in either of the Fountains or in Classe B and E upon purchase of the required amount of Bank stock, which pays a dividend annually of 20 per cent.

The Grand Fountain United Order of True Reformers has paid up to July 29, 1900, a total of 3782 Death Benefits, with a grand total of \$521,264.75, over a HALF MILLION DOLLARS.

THE BANK.—In our Savings Bank the Order has a sound and flourishing institution that is a credit not only to the Order but to the race as well. It began business April 3, 1889. The capital stock is \$100,000. The business is the same as that of any other regularly constituted bank, and is surrounded by the same safeguards. The stock sells for \$5.00 a share to members, and pays 20 per cent. dividends. Both time and demand deposits are received and 4 per cent. interest is paid on time deposits. The following is a copy of the Cashier's report to Auditor of Public Accounts of Virginia at close of business Sept., 5, 1900 and shows its flourishing condition:—

RESOURCES.

Loans and discounts	\$8,272 80
Other stock, bonds and mortgages	164,423 83
Due from National Banks ...	48,383 22
Banking House	14,000 00
Other real estates	99,588 00
Furniture and Fixtures	6,850 00
Current expenses and taxes paid	1,388 99
Specie, nickels and cents ...	12,399 80
Paper currency	35,820 00
Total	391,120 84

LIABILITIES.

Capital stock paid in	\$8,125 00
Surplus fund	80,957 81
Undivided profits	6,826 80
Demand certificate of deposit	96,786 29
Time certificates of deposit	118,424 74
Total	391,120 64

The Reformer's Grocery and Feed Store is located at 501 North Sixth St., Richmond, Va., and members of the Order and the public generally are saved 20 per cent. on the cost of food products.

THE REFORMER is the newspaper published by the order from its own office in Richmond, Va. It stands for the voice of the people, representing co-operation and combination of the race and is the Beacon Light, the Headlight, the General Messenger and the General Agent of the Brotherhood. It is \$1.00 per year. A well-equipped job office bids for the work of the people, which is turned out in first class style and at low prices.

Six miles from Richmond, in Henrico County, Va., the Order has purchased 634 acres of land, and established thereon an "Old Folk's Home." With unexampled liberality and broad-minded generosity, the Order does not limit entrance to this home to its members alone, nor even to members families, but the doors are opened to the aged and decrepid of the whole race, regardless of their residence or connections. The Order makes itself the trustee for this glorious charity, and calls upon the whole people, black and white, North, East, South and West to assist by their contribution the carrying out of this praiseworthy idea. April 3rd of each year is set apart as a Grand Rally Day for the Home. Contributions can be forwarded to the cashier of the Reformer's Savings Bank, who will send receipt for same and account for it to The Grand Fountain.

Members of the Order and the public, when visiting Richmond, Va., are invited to stop at The Hotel Reformer, 900 North Sixth St. It is in a pleasant and desirable location. Service is of the best and rates are reasonable.

The Real Estate Department manages and controls all property interests of the Order. The Order now owns 13 buildings, 4 farms, 4 dwellings, 1 hotel with a fee simple value of \$123,500. In addition to these the Order leases buildings.

For any further information, address

Wm L TAYLOR, W. M. Master.

W. P. BURRELL, G. W. Secretary.